

Fill in this information to identify your case:

United States Bankruptcy Court for the:

Western District of Texas

Case number (If known): _____ Chapter you are filing under:



Chapter 7



Chapter 11



Chapter 12



Chapter 13

☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use *you* and *Debtor 1* to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint* case—and in joint cases, these forms use *you* to ask for information from both debtors. For example, if a form asks, “Do you own a car,” the answer would be *yes* if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

About Debtor 2 (Spouse Only in a Joint Case):

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

Melissa

First name

Lynn

Middle name

Heiser

Last name

Suffix (Sr., Jr, II, III)

First name

Middle name

Last name

Suffix (Sr., Jr, II, III)

2. All other names you have used in the last 8 years

Include your married or maiden names.

First name

Middle name

Last name

First name

Middle name

Last name

First name

Middle name

Last name

First name

Middle name

Last name

3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)

xxx - xx - 4 5 2 3

OR

9xx - xx - ____ ____ ____ ____

xxx - xx - ____ ____ ____ ____

OR

9xx - xx - ____ ____ ____ ____

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and <i>doing business as</i> names	<input checked="" type="checkbox"/> I have not used any business names or EINs.	<input type="checkbox"/> I have not used any business names or EINs.
	Business name	Business name
	Business name	Business name
	EIN	EIN
	EIN	EIN
5. Where you live	2400 W 9th St Number Street	
	Odessa, TX 79763-3765 City State ZIP Code	
	Ector County	
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2 lives at a different address:
	Number Street	Number Street
	Po Box 1526 P.O. Box	
	Odessa, TX 79760-1526 City State ZIP Code	
6. Why you are choosing this district to file for bankruptcy	<i>Check one:</i>	<i>Check one:</i>
	<input checked="" type="checkbox"/> Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	<input type="checkbox"/> Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	<input type="checkbox"/> I have another reason. Explain. (See 28 U.S.C. § 1408)	<input type="checkbox"/> I have another reason. Explain. (See 28 U.S.C. § 1408)

Part 2: Tell the Court About Your Bankruptcy Case

7. The chapter of the Bankruptcy Code you are choosing to file under

Check one. (For a brief description of each, see *Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy* (Form B2010)). Also, go to the top of page 1 and check the appropriate box.

☒ Chapter 7
 ☐ Chapter 11
 ☐ Chapter 12
 ☐ Chapter 13

8. How you will pay the fee

☐ I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
 ☒ I need to pay the fee in installments. If you choose this option, sign and attach the *Application for Individuals to Pay Your Filing Fee in Installments* (Official Form 103A).
 ☐ I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the *Application to Have the Chapter 7 Filing Fee Waived* (Official Form 103B) and file it with your petition.

9. Have you filed for bankruptcy within the last 8 years?

☒ No.
 ☐ Yes.

District _____ When _____ Case number _____

MM / DD / YYYY

District _____ When _____ Case number _____

MM / DD / YYYY

District _____ When _____ Case number _____

MM / DD / YYYY

10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?

☒ No.
 ☐ Yes.

Debtor _____ Relationship to you _____

District _____ When _____ Case number, if known _____

MM / DD / YYYY

Debtor _____ Relationship to you _____

District _____ When _____ Case number, if known _____

MM / DD / YYYY

11. Do you rent your residence?

☐ No. Go to line 12.
 ☒ Yes. Has your landlord obtained an eviction judgment against you?

☒ No. Go to line 12.
 ☐ Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it as part of this bankruptcy petition.

Part 3: Report About Any Businesses You Own as a Sole Proprietor

12. Are you a sole proprietor of any full- or part-time business?

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

- ☒ No. Go to Part 4.
- ☐ Yes. Name and location of business

Name of business, if any

Number Street

City

State

ZIP Code

Check the appropriate box to describe your business:

- ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A))
- ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
- ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))
- ☐ Commodity Broker (as defined in 11 U.S.C. § 101(6))
- ☐ None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?

For a definition of *small business debtor*, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

- ☒ No. I am not filing under Chapter 11.
- ☐ No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.
- ☐ Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

- ☒ No.
- ☐ Yes. What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number Street

City

State

ZIP Code

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

☒ I received a briefing from an approved credit counseling agency within the 180 before I filed this bankruptcy petition, and I received a certificate of completion.
 Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
 Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
 To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
 Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.
 If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.
 Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty. I am currently on active military duty in a military combat zone.

 If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 before I filed this bankruptcy petition, and I received a certificate of completion.
 Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
 Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
 To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
 Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.
 If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.
 Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty. I am currently on active military duty in a military combat zone.

 If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

page 5

Part 6: Answer These Questions for Reporting Purposes

16. What kind of debts do you have?

16a. Are your debts primarily consumer debts? *Consumer debts* are defined in 11 U.S.C. § 101(8) as “incurred by an individual primarily for a personal, family, or household purpose.”

☐ No. Go to line 16b.
☒ Yes. Go to line 17.

16b. Are your debts primarily business debts? *Business debts* are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.

☐ No. Go to line 16c.
☐ Yes. Go to line 17.

16c. State the type of debts you owe that are not consumer debts or business debts.

17. Are you filing under Chapter 7?

☐ No. I am not filing under Chapter 7. Go to line 18.
☒ Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?

☒ No
☐ Yes

Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?

18. How many creditors do you estimate that you owe?

☒ 1-49
☐ 50-99
☐ 100-199
☐ 200-999
☐ 1,000-5,000
☐ 5,001-10,000
☐ 10,001-25,000
☐ 25,001-50,000
☐ 50,000-100,000
☐ More than 100,000

19. How much do you estimate your assets to be worth?

☒ \$0-\$50,000
☐ \$50,001-\$100,000
☐ \$100,001-\$500,000
☐ \$500,001-\$1 million
☐ \$1,000,001-\$10 million
☐ \$10,000,001-\$50 million
☐ \$50,000,001-\$100 million
☐ \$100,000,001-\$500 million
☐ \$500,000,001-\$1 billion
☐ \$1,000,000,001-\$10 billion
☐ \$10,000,000,001-\$50 billion
☐ More than \$50 billion

20. How much do you estimate your liabilities to be?

☐ \$0-\$50,000
☒ \$50,001-\$100,000
☐ \$100,001-\$500,000
☐ \$500,001-\$1 million
☐ \$1,000,001-\$10 million
☐ \$10,000,001-\$50 million
☐ \$50,000,001-\$100 million
☐ \$100,000,001-\$500 million
☐ \$500,000,001-\$1 billion
☐ \$1,000,000,001-\$10 billion
☐ \$10,000,000,001-\$50 billion
☐ More than \$50 billion

Part 7: Sign Below

For you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X

/s/ Melissa Lynn Heiser

Melissa Lynn Heiser, Debtor 1

Executed on 03/26/2019

MM/ DD/ YYYY

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

X

/s/ Victor L. Hunt

Victor L. Hunt, Attorney

Date 03/26/2019

MM / DD / YYYY

Victor L. Hunt

Printed name

Legal Aid of NorthWest Texas

Firm name

1515 Main St.

Number Street

Dallas

City

TX

State

75201

ZIP Code

Contact phone (214) 243-2231

Email address huntv@lanwt.org

10289700

Bar number

TX

State

Fill in this information to identify your case and this filing:

Debtor 1	<u>Melissa</u>	<u>Lynn</u>	<u>Heiser</u>
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>Western District of Texas</u>		
Case number			

☐ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

☒ No. Go to Part 2.

☐ Yes. Where is the property?

Street address, if available, or other description

City State ZIP Code

County

What is the property? Check all that apply.

- ☐ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☐ Other _____

Who has an interest in the property? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property? _____

Current value of the portion you own? _____

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

☐ Check if this is community property (see instructions)

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....



\$0.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No
☒ Yes

3.1 Make: Hyundai

Model: Entourage

Year: 2008

Approximate mileage: 100,000

Other information:
Lease with USAutoMax Odessa
VIN: KNDMC233086047208

Who has an interest in the property? Check one.
☒ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?
\$6,340.00

Current value of the portion you own?
\$6,340.00

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories
Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☒ No
☐ Yes

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....

→ \$6,340.00

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

- ☐ No
☒ Yes. Describe.....

Coffee Table, End Tables, Dinner Table, Dining Chairs, Microwave, Books, and Misc. Furnishings.

\$350.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

- ☐ No
☒ Yes. Describe.....

TV, Smart Phone (Samsung S9), and Computer

\$800.00

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

- ☒ No
☐ Yes. Describe.....

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

☒ No

☐ Yes. Describe.....

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

☒ No

☐ Yes. Describe.....

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No

☒ Yes. Describe.....

Clothes

\$360.00

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☒ No

☐ Yes. Describe.....

13. Non-farm animals

Examples: Dogs, cats, birds, horses

☐ No

☒ Yes. Describe.....

Two Dogs: nonbreeding

unknown

14. Any other personal and household items you did not already list, including any health aids you did not list

☒ No

☐ Yes. Describe.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here.....→

\$1,510.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own? Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

☐ No

☒ Yes.....

Cash.....

\$40.00

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

- ☐ No
- ☒ Yes.....

Institution name:

17.1. Checking account:	<u>Community Nation Bank</u>	<u>\$11.09</u>
17.2. Checking account:	<u></u>	<u></u>
17.3. Savings account:	<u>My Community FCU</u>	<u>\$225.49</u>
17.4. Savings account:	<u></u>	<u></u>
17.5. Certificates of deposit:	<u></u>	<u></u>
17.6. Other financial account:	<u></u>	<u></u>
17.7. Other financial account:	<u></u>	<u></u>
17.8. Other financial account:	<u></u>	<u></u>
17.9. Other financial account:	<u></u>	<u></u>

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

- ☒ No
- ☐ Yes.....

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

- ☒ No
- ☐ Yes. Give specific information about them.....

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

- ☒ No
- ☐ Yes. Give specific information about them.....

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

- ☒ No
- ☐ Yes. List each account separately.

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

☒ No

☐ Yes.....

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years)

☒ No

☐ Yes.....

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

☒ No

☐ Yes.....

Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c):

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

☒ No

☐ Yes. Give specific information about them....

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

☒ No

☐ Yes. Give specific information about them....

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☒ No

☐ Yes. Give specific information about them....

Money or property owed to you?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

28. Tax refunds owed to you

☒ No

☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

Federal:State:Local:

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

☐ No
☒ Yes. Give specific information.....

Back Child Support

Alimony: _____
Maintenance: _____
Support: \$7,049.84
Divorce settlement: _____
Property settlement: _____

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

☒ No
☐ Yes. Give specific information.....

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☒ No
☐ Yes. Name the insurance company of each policy and list its value.... Company name: _____ Beneficiary: _____ Surrender or refund value: _____

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

☒ No
☐ Yes. Give specific information.....

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

☒ No
☐ Yes. Describe each claim.....

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

☒ No
☐ Yes. Describe each claim.....

35. Any financial assets you did not already list

☒ No
☐ Yes. Give specific information.....

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here..... →

\$7,326.42

Part 5:

Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

☒ No. Go to Part 6.
 ☐ Yes. Go to line 38.

Current value of the portion you own?
Do not deduct secured claims or exemptions.

38. Accounts receivable or commissions you already earned

☒ No
 ☐ Yes. Describe.....

39. Office equipment, furnishings, and supplies

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

☒ No
 ☐ Yes. Describe.....

40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

☒ No
 ☐ Yes. Describe.....

41. Inventory

☒ No
 ☐ Yes. Describe.....

42. Interests in partnerships or joint ventures

☒ No
 ☐ Yes. Describe.....

43. Customer lists, mailing lists, or other compilations

☒ No
 ☐ Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?
☒ No
 ☐ Yes. Describe.....

44. Any business-related property you did not already list

☒ No
 ☐ Yes. Give specific information.....

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here.....→

\$0.00

Part 6:

Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

- ☒ No. Go to Part 7.
☐ Yes. Go to line 47.

Current value of the
portion you own?
Do not deduct secured
claims or exemptions.

47. Farm animals

Examples: Livestock, poultry, farm-raised fish

- ☒ No
☐ Yes.....

48. Crops—either growing or harvested

- ☒ No
☐ Yes. Give specific
information.....

49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

- ☒ No
☐ Yes.....

50. Farm and fishing supplies, chemicals, and feed

- ☒ No
☐ Yes.....

51. Any farm- and commercial fishing-related property you did not already list

- ☒ No
☐ Yes. Give specific
information.....

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here.....→

\$0.00

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

- ☒ No
☐ Yes. Give specific
information.....

54. Add the dollar value of all of your entries from Part 7. Write that number here.....→

\$0.00

Part 8: List the Totals of Each Part of this Form

55.	Part 1: Total real estate, line 2.....→		\$0.00
56.	Part 2: Total vehicles, line 5	\$6,340.00	
57.	Part 3: Total personal and household items, line 15	\$1,510.00	
58.	Part 4: Total financial assets, line 36	\$7,326.42	
59.	Part 5: Total business-related property, line 45	\$0.00	
60.	Part 6: Total farm- and fishing-related property, line 52	\$0.00	
61.	Part 7: Total other property not listed, line 54	+ \$0.00	
62.	Total personal property. Add lines 56 through 61.....	\$15,176.42	Copy personal property total → + \$15,176.42
63.	Total of all property on Schedule A/B. Add line 55 + line 62.....		\$15,176.42

Fill in this information to identify your case:

Debtor 1	<u>Melissa</u>	<u>Lynn</u>	<u>Heiser</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	_____	_____	_____
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>Western District of Texas</u>		
Case number (if known)	_____		

☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
- ☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
- ☒ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
Brief description: 2008 Hyundai Entourage VIN: KNDMC233086047208 Lease with USAutoMax Odessa	<u>\$6,340.00</u>	<input checked="" type="checkbox"/> <u>\$3,775.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>11 U.S.C. § 522(d)(2)</u>
Line from Schedule A/B: <u>3.1</u>		<input checked="" type="checkbox"/> <u>\$2,565.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>11 U.S.C. § 522(d)(5)</u>
Brief description: Coffee Table, End Tables, Dinner Table, Dining Chairs, Microwave, Books, and Misc. Furnishings.	<u>\$350.00</u>	<input checked="" type="checkbox"/> <u>\$350.00</u> <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	<u>11 U.S.C. § 522(d)(3)</u>
Line from Schedule A/B: <u>6</u>			

Debtor 1 Melissa Lynn Heiser
First Name Middle Name Last Name

Case number (if known) _____

Part 2: Additional Page

3. **Are you claiming a homestead exemption of more than \$160,375?**
(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)
- ☒ No
- ☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
- ☐ No
- ☐ Yes

Part 2: Additional Page

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own <small>Copy the value from Schedule A/B</small>	Amount of the exemption you claim <small>Check only one box for each exemption.</small>	Specific laws that allow exemption
Brief description: TV, Smart Phone (Samsung S9), and Computer Line from Schedule A/B: 7	\$800.00	<input checked="" type="checkbox"/> \$600.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit <input checked="" type="checkbox"/> \$200.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3) 11 U.S.C. § 522(d)(5)
Brief description: Clothes Line from Schedule A/B: 11	\$360.00	<input checked="" type="checkbox"/> \$360.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(3)
Brief description: Two Dogs: nonbreeding Line from Schedule A/B: 13	unknown		
Brief description: Cash Line from Schedule A/B: 16	\$40.00	<input checked="" type="checkbox"/> \$40.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Brief description: Community Nation Bank Checking account Line from Schedule A/B: 17	\$11.09	<input checked="" type="checkbox"/> \$11.09 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Brief description: My Community FCU Savings account Line from Schedule A/B: 17	\$225.49	<input checked="" type="checkbox"/> \$225.49 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(5)
Brief description: Back Child Support Support Line from Schedule A/B: 29	\$7,049.84	<input checked="" type="checkbox"/> \$7,049.84 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	11 U.S.C. § 522(d)(10)(D)

Fill in this information to identify your case:

Debtor 1	<u>Melissa</u>	<u>Lynn</u>	<u>Heiser</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	_____	_____	_____
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>Western District of Texas</u>		
Case number (if known)	_____		

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☒ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☐ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. **List all secured claims.** If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
--	--	--

2.1 Describe the property that secures the claim:

Creditor's Name _____

Number _____ Street _____

City _____ State _____ ZIP Code _____

Who owes the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ Check if this claim relates to a community debt

Date debt was incurred _____

As of the date you file, the claim is: Check all that apply.

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed
- Nature of lien.** Check all that apply.
- ☐ An agreement you made (such as mortgage or secured car loan)
- ☐ Statutory lien (such as tax lien, mechanic's lien)
- ☐ Judgment lien from a lawsuit
- ☐ Other (including a right to offset)

Last 4 digits of account number _____

Add the dollar value of your entries in Column A on this page. Write that number here:

\$0.00

Part 1:	Additional Page	Column A	Column B	Column C
	After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth.	Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any

2.2

Creditor's Name

Number Street

City State ZIP Code

Who owes the debt? Check one.
☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ Check if this claim relates to a community debt

Date debt was incurred

Describe the property that secures the claim:

As of the date you file, the claim is: Check all that apply.
☐ Contingent
☐ Unliquidated
☐ Disputed
Nature of lien. Check all that apply.
☐ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☐ Other (including a right to offset)

Last 4 digits of account number

Add the dollar value of your entries in Column A on this page. Write that number here:

\$0.00

If this is the last page of your form, add the dollar value totals from all pages. Write that number here:

\$0.00

Official Form 106D

Additional Page of Schedule D: Creditors Who Have Claims Secured by Property

page 2 of 2

Part 2:

List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.
 ☒ Yes.

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

4.1

Avant, Inc.

Nonpriority Creditor's Name

222 N La Salle St Ste 1700

Number Street

Chicago, IL 60601-1101

City State ZIP Code

Who incurred the debt? Check one.

☒ Debtor 1 only
 ☐ Debtor 2 only
 ☐ Debtor 1 and Debtor 2 only
 ☐ At least one of the debtors and another
 ☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No
 ☐ Yes

Last 4 digits of account number 4618

When was the debt incurred? 2016

As of the date you file, the claim is: Check all that apply.

☐ Contingent
 ☒ Unliquidated
 ☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans
 ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 ☐ Debts to pension or profit-sharing plans, and other similar debts
 ☒ Other. Specify
Installment Account

Total claim

\$10,165.00

4.2

Capital One Bank

Nonpriority Creditor's Name

10700 Capitol One Way

Number Street

Glen Allen, VA 23060-9243

City State ZIP Code

Who incurred the debt? Check one.

☒ Debtor 1 only
 ☐ Debtor 2 only
 ☐ Debtor 1 and Debtor 2 only
 ☐ At least one of the debtors and another
 ☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No
 ☐ Yes

Last 4 digits of account number 8382

When was the debt incurred? 2014

As of the date you file, the claim is: Check all that apply.

☐ Contingent
 ☒ Unliquidated
 ☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans
 ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 ☐ Debts to pension or profit-sharing plans, and other similar debts
 ☒ Other. Specify
Credit Card

Total claim

\$4,170.00

4.3

Citicards Cbna

Nonpriority Creditor's Name

Citicorp Credit Svc/Centralized Bankruptcy

PO Box 790040

Number Street

Saint Louis, MO 63179

City State ZIP Code

Who incurred the debt? Check one.

☒ Debtor 1 only
 ☐ Debtor 2 only
 ☐ Debtor 1 and Debtor 2 only
 ☐ At least one of the debtors and another
 ☐ Check if this claim is for a community debt

Is the claim subject to offset?

☒ No
 ☐ Yes

Last 4 digits of account number ious

When was the debt incurred? 2015

As of the date you file, the claim is: Check all that apply.

☐ Contingent
 ☒ Unliquidated
 ☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans
 ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 ☐ Debts to pension or profit-sharing plans, and other similar debts
 ☒ Other. Specify
Credit Card

Total claim

\$6,998.00

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

page 2 of 19

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.		Total claim	
4.4	<div>Comenity Bank</div> <div>Nonpriority Creditor's Name</div> <div>PO Box 182789</div> <div>Number Street</div> <div>Columbus, OH 43218-2789</div> <div>City State ZIP Code</div> <div>Who incurred the debt? Check one.</div> <div> <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt </div> <div>Is the claim subject to offset?</div> <div> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes </div>	<div>Last 4 digits of account number ious</div> <div>When was the debt incurred? 2016</div> <div>As of the date you file, the claim is: Check all that apply.</div> <div> <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed </div> <div>Type of NONPRIORITY unsecured claim:</div> <div> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit Cards </div>	\$3,299.00
4.5	<div>Comenity Bank / Lane Bryant</div> <div>Nonpriority Creditor's Name</div> <div>Po Box 659728</div> <div>Number Street</div> <div>San Antonio, TX 78265-9728</div> <div>City State ZIP Code</div> <div>Who incurred the debt? Check one.</div> <div> <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt </div> <div>Is the claim subject to offset?</div> <div> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes </div>	<div>Last 4 digits of account number 2955</div> <div>When was the debt incurred? 2015</div> <div>As of the date you file, the claim is: Check all that apply.</div> <div> <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed </div> <div>Type of NONPRIORITY unsecured claim:</div> <div> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit Card </div>	\$1,625.00
4.6	<div>Comenity Bank/ Bryln Hme</div> <div>Nonpriority Creditor's Name</div> <div>Po Box 182789</div> <div>Number Street</div> <div>Columbus, OH 43218-2789</div> <div>City State ZIP Code</div> <div>Who incurred the debt? Check one.</div> <div> <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt </div> <div>Is the claim subject to offset?</div> <div> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes </div>	<div>Last 4 digits of account number 0886</div> <div>When was the debt incurred? 2014</div> <div>As of the date you file, the claim is: Check all that apply.</div> <div> <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed </div> <div>Type of NONPRIORITY unsecured claim:</div> <div> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit Card </div>	\$1,086.00

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.		Total claim
4.7	<div>Comenity Bank/ HSN</div> <div>Nonpriority Creditor's Name</div> <div>Po Box 182120</div> <div>Number Street</div> <div>Columbus, OH 43218-2120</div> <div>City State ZIP Code</div> <div>Who incurred the debt? Check one.</div> <div> <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt </div> <div>Is the claim subject to offset?</div> <div> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes </div>	<div>Last 4 digits of account number 8765</div> <div>When was the debt incurred? 2013</div> <div>As of the date you file, the claim is: Check all that apply.</div> <div> <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed </div> <div>Type of NONPRIORITY unsecured claim:</div> <div> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit Card </div>
		\$1,782.00
4.8	<div>Comenity Bank/Ashstwr</div> <div>Nonpriority Creditor's Name</div> <div>Po Box 182789</div> <div>Number Street</div> <div>Columbus, OH 43218-2789</div> <div>City State ZIP Code</div> <div>Who incurred the debt? Check one.</div> <div> <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt </div> <div>Is the claim subject to offset?</div> <div> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes </div>	<div>Last 4 digits of account number 0654</div> <div>When was the debt incurred? 2016</div> <div>As of the date you file, the claim is: Check all that apply.</div> <div> <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed </div> <div>Type of NONPRIORITY unsecured claim:</div> <div> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify </div>
		\$384.00
4.9	<div>Comenity Bank/Roamans</div> <div>Nonpriority Creditor's Name</div> <div>Attn: Bankruptcy</div> <div>PO Box 182125</div> <div>Number Street</div> <div>Columbus, OH 43218</div> <div>City State ZIP Code</div> <div>Who incurred the debt? Check one.</div> <div> <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt </div> <div>Is the claim subject to offset?</div> <div> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes </div>	<div>Last 4 digits of account number 0556</div> <div>When was the debt incurred? 2014</div> <div>As of the date you file, the claim is: Check all that apply.</div> <div> <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed </div> <div>Type of NONPRIORITY unsecured claim:</div> <div> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit Card </div>
		\$1,203.00

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

	After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.	Total claim	
4.10	<p>Comenity Bank/Torrid</p> <p>Nonpriority Creditor's Name</p> <p>Po Box 182789</p> <p>Number Street</p> <p>Columbus, OH 43218-2789</p> <p>City State ZIP Code</p> <p>Who incurred the debt? Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number <u>2557</u></p> <p>When was the debt incurred? <u>2015</u></p> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input checked="" type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify Credit Card</p>	\$346.00
4.11	<p>Conn Credit Company</p> <p>Nonpriority Creditor's Name</p> <p>Po Box 2358</p> <p>Number Street</p> <p>Beaumont, TX 77704-2358</p> <p>City State ZIP Code</p> <p>Who incurred the debt? Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number <u>5304</u></p> <p>When was the debt incurred? <u>2015</u></p> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input checked="" type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify Rent to Own Contract</p>	\$1,059.00
4.12	<p>Discover Card</p> <p>Nonpriority Creditor's Name</p> <p>PO Box 15316</p> <p>Number Street</p> <p>Wilmington, DE 19850</p> <p>City State ZIP Code</p> <p>Who incurred the debt? Check one.</p> <p><input checked="" type="checkbox"/> Debtor 1 only</p> <p><input type="checkbox"/> Debtor 2 only</p> <p><input type="checkbox"/> Debtor 1 and Debtor 2 only</p> <p><input type="checkbox"/> At least one of the debtors and another</p> <p><input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset?</p> <p><input checked="" type="checkbox"/> No</p> <p><input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number <u>1832</u></p> <p>When was the debt incurred? <u>2016</u></p> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent</p> <p><input checked="" type="checkbox"/> Unliquidated</p> <p><input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans</p> <p><input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims</p> <p><input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts</p> <p><input checked="" type="checkbox"/> Other. Specify Credit Card</p>	\$4,165.00

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.			Total claim
4.13	<div>Equifax</div> <div>Nonpriority Creditor's Name</div> <div>PO Box 740241</div> <div>Number Street</div> <div>Atlanta, GA 30374-0241</div> <div>City State ZIP Code</div> <div>Who incurred the debt? Check one.</div> <div> <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt </div> <div>Is the claim subject to offset?</div> <div> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes </div>	<div>Last 4 digits of account number _____</div> <div>When was the debt incurred? _____</div> <div>As of the date you file, the claim is: Check all that apply.</div> <div> <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed </div> <div>Type of NONPRIORITY unsecured claim:</div> <div> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Notice Only </div>	unknown
4.14	<div>Experian</div> <div>Nonpriority Creditor's Name</div> <div>701 Experian Pkwy</div> <div>Number Street</div> <div>Allen, TX 75013-3713</div> <div>City State ZIP Code</div> <div>Who incurred the debt? Check one.</div> <div> <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt </div> <div>Is the claim subject to offset?</div> <div> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes </div>	<div>Last 4 digits of account number _____</div> <div>When was the debt incurred? _____</div> <div>As of the date you file, the claim is: Check all that apply.</div> <div> <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed </div> <div>Type of NONPRIORITY unsecured claim:</div> <div> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Notice Only </div>	unknown

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.			Total claim
4.15	<div> <div>LVNV Funding LLC Partial Account</div> <div>Nonpriority Creditor's Name</div> <div>PO Box 1269</div> <div> <div>Number</div> <div>Street</div> </div> <div>Greenville, SC 29602</div> <div> <div>City</div> <div>State</div> <div>ZIP Code</div> </div> <div>Who incurred the debt? Check one.</div> <div> <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt </div> <div>Is the claim subject to offset?</div> <div> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes </div> <div>Remarks: Collection for Webbank</div> </div>	<div>Last 4 digits of account number 4618</div> <div>When was the debt incurred? 2017</div> <div>As of the date you file, the claim is: Check all that apply.</div> <div> <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed </div> <div>Type of NONPRIORITY unsecured claim:</div> <div> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Collection Account </div>	\$11,352.00
4.16	<div> <div>Members Financial FCU</div> <div>Nonpriority Creditor's Name</div> <div>3100 Sunburst Dr</div> <div> <div>Number</div> <div>Street</div> </div> <div>Midland, TX 79707-5216</div> <div> <div>City</div> <div>State</div> <div>ZIP Code</div> </div> <div>Who incurred the debt? Check one.</div> <div> <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt </div> <div>Is the claim subject to offset?</div> <div> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes </div> </div>	<div>Last 4 digits of account number 0200</div> <div>When was the debt incurred? 2017</div> <div>As of the date you file, the claim is: Check all that apply.</div> <div> <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed </div> <div>Type of NONPRIORITY unsecured claim:</div> <div> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Auto Loan </div>	\$47.00

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.			Total claim
4.17	<div>Midland Funding</div> <div>Nonpriority Creditor's Name</div> <div>2365 Northside Dr Ste 300</div> <div>Number Street</div> <div>San Diego, CA 92108</div> <div>City State ZIP Code</div> <div>Who incurred the debt? Check one.</div> <div> <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt </div> <div>Is the claim subject to offset?</div> <div> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes </div>	<div>Last 4 digits of account number 7746</div> <div>When was the debt incurred? 2017</div> <div>As of the date you file, the claim is: Check all that apply.</div> <div> <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed </div> <div>Type of NONPRIORITY unsecured claim:</div> <div> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Collection Account </div>	\$1,785.00
4.18	<div>Plaza Services, LLC</div> <div>Nonpriority Creditor's Name</div> <div>110 Hammond Dr Ste 110</div> <div>Number Street</div> <div>Atlanta, GA 30328</div> <div>City State ZIP Code</div> <div>Who incurred the debt? Check one.</div> <div> <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt </div> <div>Is the claim subject to offset?</div> <div> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes </div>	<div>Last 4 digits of account number 5980</div> <div>When was the debt incurred? 2018</div> <div>As of the date you file, the claim is: Check all that apply.</div> <div> <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed </div> <div>Type of NONPRIORITY unsecured claim:</div> <div> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Loan </div>	\$369.00

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.			Total claim
4.19	<div>Portfolio Recovery</div> <div>Nonpriority Creditor's Name</div> <div>PO Box 41067</div> <div> <div>Number</div> <div>Street</div> </div> <div>Norfolk, VA 23541</div> <div> <div>City</div> <div>State</div> <div>ZIP Code</div> </div> <div>Who incurred the debt? Check one.</div> <div> <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt </div> <div>Is the claim subject to offset?</div> <div> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes </div> <div>Remarks: Collection for Synchrony Bank/Walmart Lawsuit A-18-09-1255-CV Ector County DC</div>	<div>Last 4 digits of account number ious</div> <div>When was the debt incurred? 2014</div> <div>As of the date you file, the claim is: Check all that apply.</div> <div> <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed </div> <div>Type of NONPRIORITY unsecured claim:</div> <div> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Collection Accounts </div>	\$5,606.43
4.20	<div>Seventh Avenue</div> <div>Nonpriority Creditor's Name</div> <div>1112 Seventh Ave</div> <div> <div>Number</div> <div>Street</div> </div> <div>Monroe, WI 53566-1364</div> <div> <div>City</div> <div>State</div> <div>ZIP Code</div> </div> <div>Who incurred the debt? Check one.</div> <div> <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt </div> <div>Is the claim subject to offset?</div> <div> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes </div>	<div>Last 4 digits of account number 4121</div> <div>When was the debt incurred? 2013</div> <div>As of the date you file, the claim is: Check all that apply.</div> <div> <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed </div> <div>Type of NONPRIORITY unsecured claim:</div> <div> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit Card </div>	\$1,456.00

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.			Total claim
4.21	<div> <div>Syncb/Amazon</div> <div>Nonpriority Creditor's Name</div> <div>Po Box 965036</div> <div> <div>Number</div> <div>Street</div> </div> <div>Orlando, FL 32896-5036</div> <div> <div>City</div> <div>State</div> <div>ZIP Code</div> </div> <div>Who incurred the debt? Check one.</div> <div> <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt </div> <div>Is the claim subject to offset?</div> <div> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes </div> </div>	<div> <div>Last 4 digits of account number 7677</div> <div>When was the debt incurred? 2015</div> <div>As of the date you file, the claim is: Check all that apply.</div> <div> <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed </div> <div>Type of NONPRIORITY unsecured claim:</div> <div> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit Card </div> </div>	\$1,381.00
4.22	<div> <div>SYNCB/Car Care Disc Tire</div> <div>Nonpriority Creditor's Name</div> <div>Po Box 965001</div> <div> <div>Number</div> <div>Street</div> </div> <div>Orlando, FL 32896-5001</div> <div> <div>City</div> <div>State</div> <div>ZIP Code</div> </div> <div>Who incurred the debt? Check one.</div> <div> <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt </div> <div>Is the claim subject to offset?</div> <div> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes </div> </div>	<div> <div>Last 4 digits of account number 2266</div> <div>When was the debt incurred? 2014</div> <div>As of the date you file, the claim is: Check all that apply.</div> <div> <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed </div> <div>Type of NONPRIORITY unsecured claim:</div> <div> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit Card </div> </div>	\$1,784.00
4.23	<div> <div>SYNCB/Conns</div> <div>Nonpriority Creditor's Name</div> <div>Po Box 965036</div> <div> <div>Number</div> <div>Street</div> </div> <div>Orlando, FL 32896-5036</div> <div> <div>City</div> <div>State</div> <div>ZIP Code</div> </div> <div>Who incurred the debt? Check one.</div> <div> <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt </div> <div>Is the claim subject to offset?</div> <div> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes </div> </div>	<div> <div>Last 4 digits of account number 3553</div> <div>When was the debt incurred? 2015</div> <div>As of the date you file, the claim is: Check all that apply.</div> <div> <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed </div> <div>Type of NONPRIORITY unsecured claim:</div> <div> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit Card </div> </div>	\$1,887.00

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.			Total claim
4.24	<div>SYNCB/OVC</div> <div>Nonpriority Creditor's Name</div> <div>Po Box 965005</div> <div> <div>Number</div> <div>Street</div> </div> <div>Orlando, FL 32896-5005</div> <div> <div>City</div> <div>State</div> <div>ZIP Code</div> </div> <div>Who incurred the debt? Check one.</div> <div> <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt </div> <div>Is the claim subject to offset?</div> <div> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes </div>	<div>Last 4 digits of account number 3482</div> <div>When was the debt incurred? 2014</div> <div>As of the date you file, the claim is: Check all that apply.</div> <div> <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed </div> <div>Type of NONPRIORITY unsecured claim:</div> <div> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit Card </div>	\$555.00
4.25	<div>SYNCB/Walmart</div> <div>Nonpriority Creditor's Name</div> <div>Po Box 965024</div> <div> <div>Number</div> <div>Street</div> </div> <div>Orlando, FL 32896-5024</div> <div> <div>City</div> <div>State</div> <div>ZIP Code</div> </div> <div>Who incurred the debt? Check one.</div> <div> <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt </div> <div>Is the claim subject to offset?</div> <div> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes </div>	<div>Last 4 digits of account number cts.</div> <div>When was the debt incurred? 2014</div> <div>As of the date you file, the claim is: Check all that apply.</div> <div> <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed </div> <div>Type of NONPRIORITY unsecured claim:</div> <div> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit Cards </div>	\$3,369.00

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.			Total claim
4.26	<div>Toyota Motor credit Corp</div> <div>Nonpriority Creditor's Name</div> <div>Po Box 9786</div> <div>Number Street</div> <div>Cedar Rapids, IA 52409</div> <div>City State ZIP Code</div> <div>Who incurred the debt? Check one.</div> <div> <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt </div> <div>Is the claim subject to offset?</div> <div> <input type="checkbox"/> No <input checked="" type="checkbox"/> Yes </div> <div>Remarks: Vehicle was surrendered</div>	<div>Last 4 digits of account number 0416</div> <div>When was the debt incurred? _____</div> <div>As of the date you file, the claim is: Check all that apply.</div> <div> <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed </div> <div>Type of NONPRIORITY unsecured claim:</div> <div> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Auto Loan </div>	\$12,000.00
4.27	<div>Transunion</div> <div>Nonpriority Creditor's Name</div> <div>PO Box 1000</div> <div>Number Street</div> <div>Chester, PA 19022</div> <div>City State ZIP Code</div> <div>Who incurred the debt? Check one.</div> <div> <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt </div> <div>Is the claim subject to offset?</div> <div> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes </div>	<div>Last 4 digits of account number _____</div> <div>When was the debt incurred? _____</div> <div>As of the date you file, the claim is: Check all that apply.</div> <div> <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed </div> <div>Type of NONPRIORITY unsecured claim:</div> <div> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Notice Only </div>	unknown

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.			Total claim
4.28	<div>Verizon Wireless</div> <div>Nonpriority Creditor's Name</div> <div>PO Box 650051</div> <div>Number Street</div> <div>Dallas, TX 75265-0051</div> <div>City State ZIP Code</div> <div>Who incurred the debt? Check one.</div> <div> <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt </div> <div>Is the claim subject to offset?</div> <div> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes </div>	<div>Last 4 digits of account number 9830</div> <div>When was the debt incurred? 2015</div> <div>As of the date you file, the claim is: Check all that apply.</div> <div> <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed </div> <div>Type of NONPRIORITY unsecured claim:</div> <div> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Phone Contract </div>	\$513.00
4.29	<div>Webbank/Fingerhut</div> <div>Nonpriority Creditor's Name</div> <div>6250 Ridgewood Rd</div> <div>Number Street</div> <div>Saint Cloud, MN 56303-0820</div> <div>City State ZIP Code</div> <div>Who incurred the debt? Check one.</div> <div> <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt </div> <div>Is the claim subject to offset?</div> <div> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes </div>	<div>Last 4 digits of account number 2887</div> <div>When was the debt incurred? 2013</div> <div>As of the date you file, the claim is: Check all that apply.</div> <div> <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed </div> <div>Type of NONPRIORITY unsecured claim:</div> <div> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Revolving Account </div>	\$3,430.00
4.30	<div>Wells Fargo Card Services</div> <div>Nonpriority Creditor's Name</div> <div>Po Box 14517</div> <div>Number Street</div> <div>Des Moines, IA 50306-3517</div> <div>City State ZIP Code</div> <div>Who incurred the debt? Check one.</div> <div> <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt </div> <div>Is the claim subject to offset?</div> <div> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes </div>	<div>Last 4 digits of account number</div> <div>When was the debt incurred? 2013</div> <div>As of the date you file, the claim is: Check all that apply.</div> <div> <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed </div> <div>Type of NONPRIORITY unsecured claim:</div> <div> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Credit Card </div>	\$296.00

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.			Total claim
4.31	<div>World Finance Co.</div> <div>Nonpriority Creditor's Name</div> <div>P.O. Box 6429</div> <div> <div>Number</div> <div>Street</div> </div> <div>Greensboro, SC 29696</div> <div> <div>City</div> <div>State</div> <div>ZIP Code</div> </div> <div>Who incurred the debt? Check one.</div> <div> <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt </div> <div>Is the claim subject to offset?</div> <div> <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes </div>	<div>Last 4 digits of account number 0531</div> <div>When was the debt incurred? 2016</div> <div>As of the date you file, the claim is: Check all that apply.</div> <div> <input type="checkbox"/> Contingent <input checked="" type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed </div> <div>Type of NONPRIORITY unsecured claim:</div> <div> <input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Loan </div>	\$1,332.00

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Toyota Motor Credit Corporation

Name

5005 N River Blvd Ne

Number Street

Cedar Rapids, IA 52411-6634

City State ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.26 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

Capital One

Name

Attn: General Correspondence/Bankruptcy

PO Box 30285

Number Street

Salt Lake City, UT 84130-0287

City State ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.2 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

Capital One

Name

Po Box 85015

Number Street

Richmond, VA 23285-5015

City State ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.2 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

Citicards CBNA

Name

PO Box 6497

Po Box 6241

Number Street

Sioux Falls, SD 57117-6241

City State ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.3 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

Midland Funding

Name

2365 Northside Dr Ste 300

Number Street

San Diego, CA 92108

City State ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.3 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

Citibank NA

Name

701 East 60th St. North

Number Street

Sioux Falls, SD 57104

City State ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.3 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

Citicards CBNA

Name

PO Box 6497

Po Box 6241

Number Street

Sioux Falls, SD 57117-6241

City State ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.3 of (Check one): ☐ Part 1: Creditors with Priority Unsecured Claims

☒ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number _____

Part 3: List Others to Be Notified About a Debt That You Already Listed Additional Page

<div>Midland Credit Management</div> <div>Name</div> <div>2635 Northside Dr. Suite 300</div> <div>Number Street</div> <div>San Diego, CA 92108</div> <div>City State ZIP Code</div>	<div>On which entry in Part 1 or Part 2 did you list the original creditor?</div> <div>Line 4.4 of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims</div> <div><input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims</div> <div>Last 4 digits of account number _____</div>
<div>Comenity Bank/ Lane Bryant</div> <div>Name</div> <div>Po Box 182789</div> <div>Number Street</div> <div>Columbus, OH 43218-2789</div> <div>City State ZIP Code</div>	<div>On which entry in Part 1 or Part 2 did you list the original creditor?</div> <div>Line 4.5 of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims</div> <div><input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims</div> <div>Last 4 digits of account number _____</div>
<div>Comenity Bank/ Roamans</div> <div>Name</div> <div>Po Box 182789</div> <div>Number Street</div> <div>Columbus, OH 43218-2789</div> <div>City State ZIP Code</div>	<div>On which entry in Part 1 or Part 2 did you list the original creditor?</div> <div>Line 4.9 of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims</div> <div><input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims</div> <div>Last 4 digits of account number _____</div>
<div>Seventh Ave.</div> <div>Name</div> <div>1515 21st St</div> <div>Number Street</div> <div>Monroe, WI 53566</div> <div>City State ZIP Code</div>	<div>On which entry in Part 1 or Part 2 did you list the original creditor?</div> <div>Line 4.20 of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims</div> <div><input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims</div> <div>Last 4 digits of account number _____</div>
<div>Rausch Sturm Israel, etc.</div> <div>Name</div> <div>15660 North Dallas Pkwy. Suite 350</div> <div>Number Street</div> <div>Dallas, TX 75248</div> <div>City State ZIP Code</div>	<div>On which entry in Part 1 or Part 2 did you list the original creditor?</div> <div>Line 4.19 of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims</div> <div><input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims</div> <div>Last 4 digits of account number _____</div>
<div>Synchrony Bank/Walmart</div> <div>Name</div> <div>Attn: Bankruptcy</div> <div>PO Box 956060</div> <div>Number Street</div> <div>Orlando, FL 32896-5060</div> <div>City State ZIP Code</div>	<div>On which entry in Part 1 or Part 2 did you list the original creditor?</div> <div>Line 4.19 of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims</div> <div><input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims</div> <div>Last 4 digits of account number _____</div>
<div>SYNCHRONY BANK</div> <div>Name</div> <div>ATTN: BANKRUPTCY DEPT</div> <div>PO BOX 965060</div> <div>Number Street</div> <div>ORLANDO, FL 32896-5060</div> <div>City State ZIP Code</div>	<div>On which entry in Part 1 or Part 2 did you list the original creditor?</div> <div>Line 4.19 of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims</div> <div><input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims</div> <div>Last 4 digits of account number _____</div>

Part 3: List Others to Be Notified About a Debt That You Already Listed Additional Page

<div>Portfolio Recovery Associates, LLC</div> <div>Name</div> <div>120 Corporate Blvd # 100</div> <div>Number Street</div> <div>Norfolk, VA 23502-4952</div> <div>City State ZIP Code</div>	<div>On which entry in Part 1 or Part 2 did you list the original creditor?</div> <div>Line 4.19 of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims</div> <div><input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims</div> <div>Last 4 digits of account number _____</div>
<div>SYNCB/Amazon</div> <div>Name</div> <div>Po Box 965015</div> <div>Number Street</div> <div>Orlando, FL 32896-5015</div> <div>City State ZIP Code</div>	<div>On which entry in Part 1 or Part 2 did you list the original creditor?</div> <div>Line 4.21 of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims</div> <div><input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims</div> <div>Last 4 digits of account number _____</div>
<div>SYNCB/Car Care Disc Tire</div> <div>Name</div> <div>Po Box 965068</div> <div>Number Street</div> <div>Orlando, FL 32896-5068</div> <div>City State ZIP Code</div>	<div>On which entry in Part 1 or Part 2 did you list the original creditor?</div> <div>Line 4.22 of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims</div> <div><input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims</div> <div>Last 4 digits of account number _____</div>
<div>SYNCB/QVC</div> <div>Name</div> <div>Po Box 965036</div> <div>Number Street</div> <div>Orlando, FL 32896-5036</div> <div>City State ZIP Code</div>	<div>On which entry in Part 1 or Part 2 did you list the original creditor?</div> <div>Line 4.24 of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims</div> <div><input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims</div> <div>Last 4 digits of account number _____</div>
<div>Rausch Sturm Israel, etc.</div> <div>Name</div> <div>15660 North Dallas Pkwy. Suite 350</div> <div>Number Street</div> <div>Dallas, TX 75248</div> <div>City State ZIP Code</div>	<div>On which entry in Part 1 or Part 2 did you list the original creditor?</div> <div>Line 4.25 of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims</div> <div><input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims</div> <div>Last 4 digits of account number _____</div>
<div>Conns Credit Corporation</div> <div>Name</div> <div>3295 College St</div> <div>Number Street</div> <div>Beaumont, TX 77701-4611</div> <div>City State ZIP Code</div>	<div>On which entry in Part 1 or Part 2 did you list the original creditor?</div> <div>Line 4.11 of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims</div> <div><input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims</div> <div>Last 4 digits of account number _____</div>
<div>Members Financial FCU</div> <div>Name</div> <div>Po Box 9609</div> <div>Number Street</div> <div>Midland, TX 79708-9609</div> <div>City State ZIP Code</div>	<div>On which entry in Part 1 or Part 2 did you list the original creditor?</div> <div>Line 4.16 of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims</div> <div><input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims</div> <div>Last 4 digits of account number _____</div>

Part 3: List Others to Be Notified About a Debt That You Already Listed Additional Page

<u>World Finance</u> Name <u>108 Frederick Street</u> Number Street <u>Greenville, SC 29607</u> City State ZIP Code	On which entry in Part 1 or Part 2 did you list the original creditor? Line <u>4.31</u> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number _____
<u>WebBank</u> Name <u>215 S State St Ste 800</u> Number Street <u>Salt Lake City, UT 84111</u> City State ZIP Code	On which entry in Part 1 or Part 2 did you list the original creditor? Line <u>4.15</u> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number _____
<u>Scott and Associates</u> Name <u>Po Box 115220</u> Number Street <u>Carrollton, TX 75011-5220</u> City State ZIP Code	On which entry in Part 1 or Part 2 did you list the original creditor? Line <u>4.15</u> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number _____
<u>SYNCHRONY BANK</u> Name <u>ATTN: BANKRUPTCY DEPT</u> <u>PO BOX 965060</u> Number Street <u>ORLANDO, FL 32896-5060</u> City State ZIP Code	On which entry in Part 1 or Part 2 did you list the original creditor? Line <u>4.17</u> of (Check one): <input type="checkbox"/> Part 1: Creditors with Priority Unsecured Claims <input checked="" type="checkbox"/> Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number _____

Part 4:

Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. +	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00

			Total claim
Total claims from Part 2	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. +	\$83,444.43
	6j. Total. Add lines 6f through 6i.	6j.	\$83,444.43

Fill in this information to identify your case:

Debtor 1	<u>Melissa</u>	<u>Lynn</u>	<u>Heiser</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	_____	_____	_____
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>Western District of Texas</u>		
Case number (if known)	_____		

☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

- ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below even if the contracts or leases are listed on *Schedule A/B: Property* (Official Form 106A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or company with whom you have the contract or lease	State what the contract or lease is for
2.1	<u>Sprint</u> Name <u>PO Box 4191</u> Number Street <u>Carol Stream, IL 60197</u> City State ZIP Code	Phone Lease Contract to be ASSUMED
2.2	<u>USAutomax</u> Name <u>1024 N County Rd W</u> Number Street <u>Odessa, TX 79763-3436</u> City State ZIP Code	Auto Lease Contract to be ASSUMED
2.3	_____ Name _____ Number Street _____ City State ZIP Code	
2.4	_____ Name _____ Number Street _____ City State ZIP Code	
2.5	_____ Name _____ Number Street _____ City State ZIP Code	

Fill in this information to identify your case:

Debtor 1	<u>Melissa</u>	<u>Lynn</u>	<u>Heiser</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	_____	_____	_____
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>Western District of Texas</u>		
Case number (if known)	_____		

☐ Check if this is an amended filing

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. **Do you have any codebtors?** (If you are filing a joint case, do not list either spouse as a codebtor.)

☒ No

☐ Yes

2. **Within the last 8 years, have you lived in a community property state or territory?** (*Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.*)

☐ No. Go to line 3.

☒ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

☒ No

☐ Yes. In which community state or territory did you live? _____. Fill in the name and current address of that person.

Name

Number Street

City State ZIP Code

3. **In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on *Schedule D* (Official Form 106D), *Schedule E/F* (Official Form 106E/F), or *Schedule G* (Official Form 106G). Use *Schedule D*, *Schedule E/F*, or *Schedule G* to fill out Column 2.**

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

3.1

Name

Number Street

City State ZIP Code

☐ Schedule D, line _____

☐ Schedule E/F, line _____

☐ Schedule G, line _____

Fill in this information to identify your case:

Debtor 1	<u>Melissa</u>	<u>Lynn</u>	<u>Heiser</u>
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>Western District of Texas</u>		
Case number			
(if known)			

Check if this is:

☐ An amended filing

☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Occupation

Employer's name

Employer's address

How long employed there? _____

Debtor 1

☐ Employed ☒ Not Employed

Number Street _____

City State Zip Code

Debtor 2 or non-filing spouse

☐ Employed ☐ Not Employed

Number Street _____

City State Zip Code

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. List monthly gross wages, salary, and commissions (before all payroll deductions.) If not paid monthly, calculate what the monthly wage would be.

2. _____ \$0.00

_____ \$0.00

3. Estimate and list monthly overtime pay.

3. + _____ \$0.00

+ _____ \$0.00

4. Calculate gross income. Add line 2 + line 3.

4. _____ \$0.00

_____ \$0.00

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here.....→	4. \$0.00	\$0.00
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$0.00	\$0.00
5b. Mandatory contributions for retirement plans	5b. \$0.00	\$0.00
5c. Voluntary contributions for retirement plans	5c. \$0.00	\$0.00
5d. Required repayments of retirement fund loans	5d. \$0.00	\$0.00
5e. Insurance	5e. \$0.00	\$0.00
5f. Domestic support obligations	5f. \$0.00	\$0.00
5g. Union dues	5g. \$0.00	\$0.00
5h. Other deductions. Specify:	5h. + \$0.00	+ \$0.00
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$0.00	\$0.00
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$0.00	\$0.00
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$1,281.60	\$0.00
8b. Interest and dividends	8b. \$0.00	\$0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$804.00	\$0.00
8d. Unemployment compensation	8d. \$0.00	\$0.00
8e. Social Security	8e. \$0.00	\$0.00
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f. \$0.00	\$0.00
8g. Pension or retirement income	8g. \$0.00	\$0.00
8h. Other monthly income. Specify:	8h. + \$0.00	+ \$0.00
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$2,085.60	\$0.00
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse	10. \$2,085.60 +	\$0.00 = \$2,085.60
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:		11. + \$0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies		12. \$2,085.60 Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form? <input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. Explain:		

8a. Attached Statement

Business Income, Contract Labor for USAutoMax Odessa

FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (NOTE: ONLY INCLUDE information directly related to the business operation.)

PART A - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:

1

Gross Monthly Income:

\$1,281.60

PART B - ESTIMATED AVERAGE FUTURE MONTHLY EXPENSES:

2

Payments to be Made Directly by Debtor to Secured Creditors for Pre-Petition Business Debts

TOTAL PAYMENTS TO SECURED CREDITORS

\$0.00

3

Other Expenses

TOTAL OTHER EXPENSES

\$0.00

4

TOTAL MONTHLY EXPENSES(Add item 2 - 21)

\$0.00

PART C - ESTIMATED AVERAGE NET MONTHLY INCOME:

5

AVERAGE NET MONTHLY INCOME(Subtract item 23 from item 1)

\$1,281.60

Fill in this information to identify your case:

Debtor 1	<u>Melissa</u>	<u>Lynn</u>	<u>Heiser</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	_____	_____	_____
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>Western District of Texas</u>		
Case number (if known)	_____		

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☒ No. Go to line 2.
- ☐ Yes. Does Debtor 2 live in a separate household?
- ☐ No
- ☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

- ☐ No
- ☒ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Child

13

☐ No. ☒ Yes.

☐ No. ☐ Yes.

☐ No. ☐ Yes.

☐ No. ☐ Yes.

☐ No. ☐ Yes.

3. Do your expenses include expenses of people other than yourself and your dependents?

- ☒ No
- ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

Your expenses

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. \$650.00

If not included in line 4:

4a. Real estate taxes

4a. \$0.00

4b. Property, homeowner's, or renter's insurance

4b. \$0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$0.00

4d. Homeowner's association or condominium dues

4d. \$0.00

		Your expenses
5.	Additional mortgage payments for your residence , such as home equity loans	5. _____
6.	Utilities:	
6a.	Electricity, heat, natural gas	6a. _____ \$150.00
6b.	Water, sewer, garbage collection	6b. _____ \$60.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c. _____ \$390.00
6d.	Other. Specify: _____	6d. _____ \$0.00
7.	Food and housekeeping supplies	7. _____ \$350.00
8.	Childcare and children's education costs	8. _____ \$50.00
9.	Clothing, laundry, and dry cleaning	9. _____ \$50.00
10.	Personal care products and services	10. _____ \$50.00
11.	Medical and dental expenses	11. _____ \$26.00
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. _____ \$100.00
13.	Entertainment, clubs, recreation, newspapers, magazines, and books	13. _____ \$0.00
14.	Charitable contributions and religious donations	14. _____ \$0.00
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a.	Life insurance	15a. _____ \$0.00
15b.	Health insurance	15b. _____ \$1.00
15c.	Vehicle insurance	15c. _____ \$54.00
15d.	Other insurance. Specify: _____	15d. _____ \$0.00
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. _____ \$0.00
17.	Installment or lease payments:	
17a.	Car payments for Vehicle 1	17a. _____ \$150.00
17b.	Car payments for Vehicle 2	17b. _____
17c.	Other. Specify: _____	17c. _____
17d.	Other. Specify: _____	17d. _____
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 106I).	18. _____ \$0.00
19.	Other payments you make to support others who do not live with you. Specify: _____	19. _____ \$0.00
20.	Other real property expenses not included in lines 4 or 5 of this form or on <i>Schedule I: Your Income</i>.	
20a.	Mortgages on other property	20a. _____ \$0.00
20b.	Real estate taxes	20b. _____ \$0.00
20c.	Property, homeowner's, or renter's insurance	20c. _____ \$0.00
20d.	Maintenance, repair, and upkeep expenses	20d. _____ \$0.00
20e.	Homeowner's association or condominium dues	20e. _____ \$0.00

21. Other. Specify:

21. + \$0.00

22. Calculate your monthly expenses.

22a. Add lines 4 through 21.

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2

22c. Add line 22a and 22b. The result is your monthly expenses.

22a. \$2,081.00

22b. \$0.00

22c. \$2,081.00

23. Calculate your monthly net income.

23a. Copy line 12 (your combined monthly income) from Schedule I.

23b. Copy your monthly expenses from line 22c above.

23c. Subtract your monthly expenses from your monthly income.

The result is your monthly net income.

23a. \$2,085.60

23b. \$2,081.00

23c. \$4.60

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

None

Fill in this information to identify your case:

Debtor 1	<u>Melissa</u>	<u>Lynn</u>	<u>Heiser</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	_____	_____	_____
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>Western District of Texas</u>		
Case number (if known)	_____		

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

1. **Schedule A/B: Property** (Official Form 106A/B)

1a. Copy line 55, Total real estate, from <i>Schedule A/B</i>	_____	\$0.00
1b. Copy line 62, Total personal property, from <i>Schedule A/B</i>	_____	\$15,176.42
1c. Copy line 63, Total of all property on <i>Schedule A/B</i>	_____	\$15,176.42

Your assets

Value of what you own

Part 2: Summarize Your Liabilities

2. **Schedule D: Creditors Who Have Claims Secured by Property** (Official Form 106D)

2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i>	_____	\$0.00
---	-------	--------

3. **Schedule E/F: Creditors Who Have Unsecured Claims** (Official Form 106E/F)

3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i>	_____	\$0.00
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i>	+	\$83,444.43

Your total liabilities

\$83,444.43

Part 3: Summarize Your Income and Expenses

4. **Schedule I: Your Income** (Official Form 106I)

Copy your combined monthly income from line 12 of <i>Schedule I</i>	_____	\$2,085.60
---	-------	------------

5. **Schedule J: Your Expenses** (Official Form 106J)

Copy your monthly expenses from line 22c of <i>Schedule J</i>	_____	\$2,081.00
---	-------	------------

Part 4:

Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes

7. What kind of debt do you have?

- ☒ **Your debts are primarily consumer debts.** *Consumer debts* are those “incurred by an individual primarily for a personal, family, or household purpose.” 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the **Statement of Your Current Monthly Income**: Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$1,397.40

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

Total claim

From Part 4 on Schedule E/F, copy the following:

- 9a. Domestic support obligations (Copy line 6a.)

\$0.00
- 9b. Taxes and certain other debts you owe the government. (Copy line 6b.)

\$0.00
- 9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)

\$0.00
- 9d. Student loans. (Copy line 6f.)

\$0.00
- 9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)

\$0.00
- 9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)

+ \$0.00
- 9g. **Total.** Add lines 9a through 9f.

\$0.00

Fill in this information to identify your case:

Debtor 1	<u>Melissa</u>	<u>Lynn</u>	<u>Heiser</u>
	First Name	Middle Name	Last Name
<hr/>			
Debtor 2 (Spouse, if filing)	<u></u>	<u></u>	<u></u>
	First Name	Middle Name	Last Name
<hr/>			
United States Bankruptcy Court for the:	<u>Western District of Texas</u>		
<hr/>			
Case number (if known)	<u></u>		

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____ Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X

/s/ Melissa Lynn Heiser

Melissa Lynn Heiser, Debtor 1

X

Date 03/26/2019

MM/ DD/ YYYY

Date _____

MM/ DD/ YYYY

Fill in this information to identify your case:

Debtor 1	<u>Melissa</u>	<u>Lynn</u>	<u>Heiser</u>
	First Name	Middle Name	Last Name
<hr/>			
Debtor 2	<hr/>		
(Spouse, if filing)	First Name	Middle Name	Last Name
<hr/>			
United States Bankruptcy Court for the:	<u>Western District of Texas</u>		
<hr/>			
Case number	<hr/>		
(if known)			

☐ Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

- ☐ Married
- ☒ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- ☐ No
- ☒ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
<input type="checkbox"/> Same as Debtor 1	<input type="checkbox"/> Same as Debtor 1		
<u>429 W 57th St B</u>	From <u>2015</u>	<u></u>	From <u></u>
Number Street	To <u>2017</u>	Number Street	To <u></u>
<u></u>		<u></u>	
<u>Odessa, TX 79764-3606</u>		<u></u>	
City State ZIP Code		City State ZIP Code	
<hr/>			
<input type="checkbox"/> Same as Debtor 1	<input type="checkbox"/> Same as Debtor 1		
<u></u>	From <u></u>	<u></u>	From <u></u>
Number Street	To <u></u>	Number Street	To <u></u>
<u></u>		<u></u>	
<u></u>		<u></u>	
City State ZIP Code		City State ZIP Code	

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- ☒ No
- ☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

Part 2: Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.
If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

- ☐ No
- ☒ Yes. Fill in the details.

	Debtor 1		Debtor 2	
	Sources of income	Gross Income	Sources of income	Gross Income
	Check all that apply.	(before deductions and exclusions)	Check all that apply.	(before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	<input type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	 \$3,278.80	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	
For last calendar year: (January 1 to December 31, 2018) YYYY	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	 \$31,361.00 \$2,114.00	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	
For the calendar year before that: (January 1 to December 31, 2017) YYYY	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips <input checked="" type="checkbox"/> Operating a business	 \$32,314.00 \$110.00	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business	

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

- ☐ No
- ☒ Yes. Fill in the details.

	Debtor 1		Debtor 2	
	Sources of income	Gross income from each source	Sources of income	Gross Income from each source
	Describe below.	(before deductions and exclusions)	Describe below.	(before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	<div>EIC and Additional</div> <div>Child Tax Credit</div> <div>Child Support</div>	<div>\$883.00</div> <div>\$2,412.00</div> <div></div>	<div></div> <div></div> <div></div>	<div></div> <div></div> <div></div>

Debtor 1	Melissa	Lynn	Heiser	Case number (if known) _____
	First Name	Middle Name	Last Name	

For last calendar year:	IRA Distribution	\$1,988.00		
(January 1 to December 31, 2018)	Child Support	\$9,648.00		
YYYY				

For the calendar year before that:	<u>IRA withdrawal</u>	<u>\$8,153.00</u>	<u> </u>	<u> </u>
(January 1 to December 31, <u>2017</u>)	<u>Child Support</u>	<u>\$9,648.00</u>	<u> </u>	<u> </u>
YYYY	<u> </u>	<u> </u>	<u> </u>	<u> </u>

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

☐ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as “incurred by an individual primarily for a personal, family, or household purpose.”

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more?

☐ No. Go to line 7.

☐ Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

☒ Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts.

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

☐ No. Go to line 7.

☒ **Yes.** List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

			Dates of payment	Total amount paid	Amount you still owe	Was this payment for...
<u>Landlord</u>			<u>03/01/2019</u>	<u>\$1,950.00</u>	<u>\$0.00</u>	<input type="checkbox"/> Mortgage
Creditor's Name						<input type="checkbox"/> Car
<u> </u>			<u>02/01/2019</u>			<input type="checkbox"/> Credit card
Number	Street					<input type="checkbox"/> Loan repayment
<u> </u>			<u>01/01/2019</u>			<input type="checkbox"/> Suppliers or vendors
City	State	ZIP Code				<input checked="" type="checkbox"/> Other <u>Rent</u>

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

☒ No☐ Yes. List all payments to an insider.

Debtor 1 Melissa Lynn Heiser Case number (if known) _____
First Name Middle Name Last Name

	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's Name _____	_____	_____	_____	
Number _____ Street _____	_____			
_____	_____			
City _____ State _____ ZIP Code _____				

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?
Include payments on debts guaranteed or cosigned by an insider.

- ☒ No
- ☐ Yes. List all payments that benefited an insider.

	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
Insider's Name _____	_____	_____	_____	
Number _____ Street _____	_____			
_____	_____			
City _____ State _____ ZIP Code _____				

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- ☐ No
- ☒ Yes. Fill in the details.

	Nature of the case	Court or agency	Status of the case
Case title <u>Portfolio v Heiser</u>	Suit on Debt	<u>Ector County District Court</u>	<input checked="" type="checkbox"/> Pending
Case number <u>A-18-09-1255-CV</u>		Court Name	<input type="checkbox"/> On appeal
		<u>300 N Grant Ave</u>	<input type="checkbox"/> Concluded
		Number _____ Street _____	
		<u>Odessa, TX 79761-5162</u>	
		City _____ State _____ ZIP Code _____	

Debtor 1 Melissa Lynn Heiser Case number (if known) _____

First Name Middle Name Last Name

	Nature of the case	Court or agency	Status of the case
Case title <u>LVNV v Heiser</u>	Suit on Debt	<u>Ector County District Court</u>	<input checked="" type="checkbox"/> Pending
Case number <u>CC2-19-0090-CV</u>		Court Name _____	<input type="checkbox"/> On appeal
		<u>300 N Grant Ave</u>	<input type="checkbox"/> Concluded
		Number Street	
		<u>Odessa, TX 79761-5162</u>	
		City State ZIP Code	

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?

Check all that apply and fill in the details below.

☒ No. Go to line 11.

☐ Yes. Fill in the information below.

	Describe the property	Date	Value of the property
Creditor's Name _____		_____	_____
Number Street _____			
_____	Explain what happened		
City State ZIP Code			

☐ Property was repossessed.
☐ Property was foreclosed.
☐ Property was garnished.
☐ Property was attached, seized, or levied.

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

☒ No

☐ Yes. Fill in the details.

	Describe the action the creditor took	Date action was taken	Amount
Creditor's Name _____		_____	_____
Number Street _____			
City State ZIP Code			

Last 4 digits of account number: XXXX- ____- ____- ____

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

☒ No

☐ Yes

Debtor 1 **Melissa** **Lynn** **Heiser**
First Name Middle Name Last Name

Case number (if known) _____

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

☒ No

☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift			
Number Street			
City State ZIP Code			
Person's relationship to you _____			

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

☒ No

☐ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600	Describe what you contributed	Date you contributed	Value
Charity's Name			
Number Street			
City State ZIP Code			

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

☒ No

☐ Yes. Fill in the details.

Debtor 1 Melissa Lynn Heiser Case number (if known) _____
 First Name Middle Name Last Name

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of <i>Schedule A/B: Property</i> .	Date of your loss	Value of property lost
		_____	_____

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

- ☒ No
- ☐ Yes. Fill in the details.

	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Person Who Was Paid		_____	_____
Number Street		_____	_____

City State ZIP Code			
Email or website address			
Person Who Made the Payment, if Not You			

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

- ☒ No
- ☐ Yes. Fill in the details.

	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Person Who Was Paid		_____	_____
Number Street		_____	_____

City State ZIP Code			

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?
 Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property).
 Do not include gifts and transfers that you have already listed on this statement.

- ☒ No
- ☐ Yes. Fill in the details.

	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
<div>Person Who Received Transfer</div> <div> <div>Number</div> <div>Street</div> </div> <div> <div>City</div> <div>State</div> <div>ZIP Code</div> </div> <div>Person's relationship to you _____</div>			

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called *asset-protection devices*.)

- ☒ No
- ☐ Yes. Fill in the details.

	Description and value of the property transferred	Date transfer was made
<div>Name of trust _____</div>		

Part 8:

List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?
 Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☐ No
- ☒ Yes. Fill in the details.

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

- ☒ No
- ☐ Yes. Fill in the details.

Where is the property?		Describe the property	Value
Owner's Name	Number Street		
Number Street			
City State ZIP Code			
City State ZIP Code			

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- *Environmental law* means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- *Site* means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- *Hazardous material* means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- ☒ No
- ☐ Yes. Fill in the details.

Governmental unit		Environmental law, if you know it	Date of notice
Name of site	Governmental unit		
Number Street	Number Street		
City State ZIP Code			
City State ZIP Code			

25. Have you notified any governmental unit of any release of hazardous material?

- ☒ No
- ☐ Yes. Fill in the details.

Debtor 1	Melissa	Lynn	Heiser	Case number (if known) _____
	First Name	Middle Name	Last Name	

		Governmental unit	Environmental law, if you know it	Date of notice	
Name of site _____		Governmental unit _____		_____	
Number _____	Street _____	Number _____			Street _____
City _____		City _____			State _____ ZIP Code _____
City _____	State _____	ZIP Code _____			

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

☒ No

☐ Yes. Fill in the details.

		Court or agency	Nature of the case	Status of the case	
Case title _____	Court Name _____			<input type="checkbox"/> Pending <input type="checkbox"/> On appeal <input type="checkbox"/> Concluded	
_____	Number _____				Street _____
Case number _____	City _____				State _____

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
- ☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)
- ☐ A partner in a partnership
- ☐ An officer, director, or managing executive of a corporation
- ☐ An owner of at least 5% of the voting or equity securities of a corporation

☒ No. None of the above applies. Go to Part 12.

☐ Yes. Check all that apply above and fill in the details below for each business.

Name _____	Describe the nature of the business	Employer Identification number Do not include Social Security number or ITIN.
		EIN: ____ - ____ - ____
Number _____	Name of accountant or bookkeeper	Dates business existed
Street _____		From _____ To _____
City _____		State _____

Debtor 1 Melissa Lynn Heiser Case number (if known) _____
First Name Middle Name Last Name

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

☒ No

☐ Yes. Fill in the details below.

Date issued

Name MM / DD / YYYY

Number Street

City State ZIP Code

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X _____
/s/ Melissa Lynn Heiser
Signature of Melissa Lynn Heiser, Debtor 1

X _____
Signature of

Date 03/26/2019

Date _____

Did you attach additional pages to your *Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

☒ No

☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☒ No

☐ Yes. Name of person _____

Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Fill in this information to identify your case:

Debtor 1	<u>Melissa</u>	<u>Lynn</u>	<u>Heiser</u>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	_____	_____	_____
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	<u>Western District of Texas</u>		
Case number (if known)	_____		

☐ Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1. For any creditors that you listed in Part 1 of *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral

What do you intend to do with the property that secures a debt? Did you claim the property as exempt on Schedule C?

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G), fill in the information below. Do not list real estate leases. *Unexpired leases* are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases	Will the lease be assumed?
<div>Lessor's name: USAutomax</div> <div>Description of leased property: Auto Lease</div>	<div><input type="checkbox"/> No</div> <div><input checked="" type="checkbox"/> Yes</div>
<div>Lessor's name: Sprint</div> <div>Description of leased property: Phone Lease</div>	<div><input type="checkbox"/> No</div> <div><input checked="" type="checkbox"/> Yes</div>
<div>Lessor's name:</div> <div>Description of leased property:</div>	<div><input type="checkbox"/> No</div> <div><input type="checkbox"/> Yes</div>
<div>Lessor's name:</div> <div>Description of leased property:</div>	<div><input type="checkbox"/> No</div> <div><input type="checkbox"/> Yes</div>
<div>Lessor's name:</div> <div>Description of leased property:</div>	<div><input type="checkbox"/> No</div> <div><input type="checkbox"/> Yes</div>
<div>Lessor's name:</div> <div>Description of leased property:</div>	<div><input type="checkbox"/> No</div> <div><input type="checkbox"/> Yes</div>
<div>Lessor's name:</div> <div>Description of leased property:</div>	<div><input type="checkbox"/> No</div> <div><input type="checkbox"/> Yes</div>

Part 3: Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

X

/s/ Melissa Lynn Heiser

Signature of Debtor 1

Date 03/26/2019

MM/ DD/ YYYY

X

Signature of Debtor 2

Date

MM/ DD/ YYYY

United States Bankruptcy Court

Western District of Texas

In re

Heiser, Melissa Lynn

Case No. _____

Debtor(s)Chapter 7**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$0.00
Prior to the filing of this statement I have received	\$0.00
Balance Due	\$0.00

2. The source of the compensation to be paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

03/26/2019*Date*/s/ Victor L. Hunt*Signature of Attorney*Legal Aid of NorthWest Texas*Name of law firm*

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
MIDLAND DIVISION

IN RE: Heiser, Melissa Lynn

CASE NO

CHAPTER 7

VERIFICATION OF CREDITOR MATRIX

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 03/26/2019

Signature /s/ Melissa Lynn Heiser
Melissa Lynn Heiser, Debtor

Avant, Inc.

222 N La Salle St Ste 1700
Chicago, IL 60601-1101

Capital One

Attn: General Correspondence/Bankruptcy
PO Box 30285
Salt Lake City, UT 84130-0287

Capital One

Po Box 85015
Richmond, VA 23285-5015

Capital One Bank

10700 Capitol One Way
Glen Allen, VA 23060-9243

Citibank NA

701 East 60th St. North
Sioux Falls, SD 57104

Citicards Cbna

Citicorp Credit Svc/Centralized Bankruptcy
PO Box 790040
Saint Louis, MO 63179

Citicards CBNA

PO Box 6497
Po Box 6241
Sioux Falls, SD 57117-6241

Comenity Bank

PO Box 182789
Columbus, OH 43218-2789

Comenity Bank / Lane Bryant
Po Box 659728
San Antonio, TX 78265-9728

Comenity Bank/ Bryln Hme
Po Box 182789
Columbus, OH 43218-2789

Comenity Bank/ HSN
Po Box 182120
Columbus, OH 43218-2120

Comenity Bank/ Lane Bryant
Po Box 182789
Columbus, OH 43218-2789

Comenity Bank/ Roamans
Po Box 182789
Columbus, OH 43218-2789

Comenity Bank/Ashstwr
Po Box 182789
Columbus, OH 43218-2789

Comenity Bank/Roamans
Attn: Bankruptcy
PO Box 182125
Columbus, OH 43218

Comenity Bank/Torrid
Po Box 182789
Columbus, OH 43218-2789

Conn Credit Company

Po Box 2358

Beaumont, TX 77704-2358

Conns Credit Corporation

3295 College St

Beaumont, TX 77701-4611

Discover Card

PO Box 15316

Wilmington, DE 19850

Equifax

PO Box 740241

Atlanta, GA 30374-0241

Experian

701 Experian Pkwy

Allen, TX 75013-3713

Melissa Lynn Heiser

Po Box 1526

Odessa, TX 79760-1526

Legal Aid of NorthWest Texas

1515 Main St.

Dallas, TX 75201

LVNV Funding LLC Partial
Account

PO Box 1269

Greenville, SC 29602

Members Financial FCU

3100 Sunburst Dr
Midland, TX 79707-5216

Members Financial FCU

Po Box 9609
Midland, TX 79708-9609

Midland Credit Management

2635 Northside Dr. Suite 300
San Diego, CA 92108

Midland Funding

2365 Northside Dr Ste 300
San Diego, CA 92108

Plaza Services, Llc

110 Hammond Dr Ste 110
Atlanta, GA 30328

Portfolio Recovery

PO Box 41067
Norfolk, VA 23541

Portfolio Recovery Associates, LLC

120 Corporate Blvd # 100
Norfolk, VA 23502-4952

Rausch Sturm Israel, etc.

15660 North Dallas Pkwy. Suite 350
Dallas, TX 75248

Scott and Associates

Po Box 115220

Carrollton, TX 75011-5220

Seventh Ave.

1515 21st St

Monroe, WI 53566

Seventh Avenue

1112 Seventh Ave

Monroe, WI 53566-1364

Sprint

PO Box 4191

Carol Stream, IL 60197

Sprint Spectrum

6200 Sprint Pkwy

Overland Park, KS 66251-6117

Syncb/Amazon

Po Box 965036

Orlando, FL 32896-5036

SYNCB/Amazon

Po Box 965015

Orlando, FL 32896-5015

SYNCB/Car Care Disc Tire

Po Box 965001

Orlando, FL 32896-5001

SYNCB/Car Care Disc Tire

Po Box 965068

Orlando, FL 32896-5068

SYNCB/Conns

Po Box 965036

Orlando, FL 32896-5036

SYNCB/OVC

Po Box 965005

Orlando, FL 32896-5005

SYNCB/QVC

Po Box 965036

Orlando, FL 32896-5036

SYNCB/Walmart

Po Box 965024

Orlando, FL 32896-5024

SYNCHRONY BANK

ATTN: BANKRUPTCY DEPT

PO BOX 965060

ORLANDO, FL 32896-5060

Synchrony Bank/Walmart

Attn: Bankruptcy

PO Box 956060

Orlando, FL 32896-5060

Toyota Motor credit Corp

Po Box 9786

Cedar Rapids, IA 52409

Toyota Motor Credit
Corporation
5005 N River Blvd Ne
Cedar Rapids, IA 52411-6634

Transunion
PO Box 1000
Chester, PA 19022

USAutomax
1024 N County Rd W
Odessa, TX 79763-3436

Verizon Wireless
PO Box 650051
Dallas, TX 75265-0051

WebBank
215 S State St Ste 800
Salt Lake City, UT 84111

Webbank/Fingerhut
6250 Ridgewood Rd
Saint Cloud, MN 56303-0820

Wells Fargo Card Services
Po Box 14517
Des Moines, IA 50306-3517

World Finance
108 Frederick Street
Greenville, SC 29607

World Finance Co.
P.O. Box 6429
Greensboro, SC 29696